

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Serial No.	:	10/043,247	Confirmation No. 1844
Applicant	:	David Garrison et al.	
Filed	:	January 14, 2002	
Title	:	Remittance Payment Processing with Account Scheming and/or Validation	
Art Unit	:	3693	
Examiner	:	Apple, Kirsten Sachwitz	
Docket No.	:	23952-0045	
Customer No.	:	29052	

**AMENDMENT AND RESPONSE TO OFFICE ACTION**

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Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir or Madam:

Responsive to the Office Action mailed April 5, 2007, please reconsider the application in view of the following amendments and remarks. In light of these amendments and remarks, the Applicants respectfully assert that all of the claims of the patent application are patentable, and that the application is in condition for allowance. A request and fee for one month extension of time is also submitted herewith.

**Amendments to the Claims** are reflected in the listing of claims, which begins on page 2 of this paper.

**Remarks** begin on page 8 of this paper.